MONEY DECISIONS II

VIC 20

Requires VIC 1110 8K Expansion & VIC 1530 Datassette

commodore

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MONEY DECISIONS II

Money Decisions Investments

Requires 8K/16K Memory Expansion

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Preface

In today's fast-paced economy, you need to know how to get the most out of your hard-earned money; your VIC-20 can show you how. The Commodore MONEY DECISIONS INVESTMENT PAK lets your VIC-20 help you make the right financial decisions and plan for future expenditures.

The MONEY DECISIONS INVESTMENT PAK is completely pre-programmed; you need absolutely no programming knowledge to use this product. All the screens are color-coded so you can easily see what to do next.

Here are the nine investment functions MONEY DECISIONS can help you determine:

- Future investment
- Initial investment
- Minimum investment
- Regular withdrawals
- Regular deposits
- Annual interest rate
- Nominal interest rate
- Future annuity
- Continuous compounding

This manual follows the same logical sequence and uses the same terminology as the investment functions you will see on your screen. You'll quickly learn all the MONEY DECISIONS capabilities and feel at ease with the package.

At the end of the manual, you'll find a glossary that briefly explains some financial terminology. You'll also find some rudimentary refreshers of generally accepted concepts and practices.

Read through the manual and practice the examples so you feel at ease with the package in the shortest possible time. Then, you can easily select each investment function and enter your information. Each function requires only a few simple keystrokes. In just a few minutes, you'll master this powerful, easy-to-use product.

You need an 8K or 16K Memory Expansion cartridge to run this program.

User Conventions

The VIC-20 keyboard looks like a regular typewriter with a few extra keys; it is very simple to use. Here is a brief description of some of the conventions you should know to run MONEY DECISIONS.

RETURN Pressing this key transmits information to the computer's memory.

SHIFT This key is like the **SHIFT** key on a typewriter; pressing it lets you enter the top characters on double-character keys.

/ In this manual, / denotes the CURSOR. This is the little colored rectangle you see blinking on your screen. It shows you where to begin entering information.

⇒ This is the prompt character which precedes the cursor on your screen. It indicates that you will be entering information on that line.

INST/DEL You can change information you have keyed in before you press **RETURN** by using the **INST/DEL** key.

INST stands for INSERT. You can add characters on a line by following these steps:

1. Position the cursor over the space where you want to begin adding characters.
2. Press the **SHIFT** key.
3. While holding down the **SHIFT** key, press the **INST/DEL** key.
4. You will see a new space provided on the screen for you to insert a character; if you wish to insert more than one character, simply hold the **SHIFT** and **INST/DEL** keys down. Spaces will continue to appear on your screen. Release the keys when there is enough room on the screen to insert the characters you need.
5. Insert the characters and continue with the program.

DEL stands for DELETE. You can delete characters on a line by following these steps:

1. Look at the cursor. The character immediately preceding its position will be the first character deleted when you press the **INST/DEL** key.
2. Press the **INST/DEL** key.

3. You will see the cursor move back one space and the character there will be erased.

4. If you wish to erase more than one character on a line, hold the **INST/DEL** key down and you will see characters deleted one at a time on your screen.

5. Continue on with the program.

'n' In this manual, any character surrounded by single quotes (') denotes entries you will key in. Enter only the character between the quotes and **not** the quotes themseves. For this example, **n** is the character, so you would key in only the **n;** not **'n'.**

"n" Any character surrounded by double quotes (") in this manual indicates information the program will present for you on the screen.

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Section I Tutorial

1.1. Getting Started

Here is how you start the MONEY DECISIONS INVESTMENT program. We suggest you follow right along on your machine, step by step.

1. Turn on your VIC-20.
2. If you have a printer, turn it on and align the paper.
3. Insert MONEY DECISIONS INVESTMENT cassette into your Datassette. Rewind the cassette to make sure the MONEY DECISIONS program is at the beginning of the tape.
4. Key in **'LOAD'** and press **RETURN.**
5. Follow the program's request to **"PRESS PLAY ON TAPE".**
6. After **"SEARCHING", "FOUND INVESTMENT PAK", "LOADING",** and **"READY"** are displayed, enter **'RUN'** and press **RETURN.**

Now the following menu will be displayed for you.

```
$$MONEY DECISIONS II$$
INVESTMENT PAK
MENU DISPLAY
1 FUTURE INVESTMENT
2 INITIAL INVESTMENT
3 MINIMUM INVESTMENT
4 REGULAR WITHDRAWALS
5 REGULAR DEPOSITS
6 ANNUAL INTEREST RATE
7 NOMINAL INTEREST RATE
8 FUTURE ANNUITY
9 CONTINUOUS COMPOUNDING
0 EXIT FROM PROGRAM
YOUR CHOICE IS (0-9):/
```

Enter your selection by making a single key entry corresponding to the loan function you wish to perform. Different menus will be displayed and you will be prompted for information needed for the function you chose on this first menu. After you have entered all the data the program requests, MONEY DECISIONS will calculate the function and display the results for you.

Section III of this manual follows the program step by step for computing choice number I, FUTURE INVESTMENT.

1.2. Guidelines for Entering Information

Here are some guidelines you should know when you are responding to the MONEY DECISIONS prompts:

- There are two ways of entering responses to the MONEY DECISIONS prompts. Some prompts require that you press **RETURN** after you enter the information and some do not.

  1. If you are responding to a black prompt on a white background, do not press **RETURN.** This type of prompt occurs when only one character is required as a response, such as **'Y'** or **'N'.**

  2. If you are responding to a black prompt on a gold or blue background, you must press **RETURN** after entering your response. This type of prompt occurs when you must enter numeric data for the loan functions, such as your response to the INIT INVST prompt.

- You may respond to a prompt with **'0'** by simply pressing the **RETURN** key; you will see a **"0"** on the next menu that displays your response.

- The message **"DATA ERROR"** will flash on a red background if entries are incorrect; press any key and you will see a prompt asking you to enter the item number that should be changed. Enter the item number and you will be prompted to change the incorrect item. Enter the correct information and continue on with the program from that point.

- If you enter **'R'** as a response to certain prompts, MONEY DECISIONS will use the result of the previous MONEY DECISIONS run for your entry. For example:

  1. Run MONEY DECISIONS to determine future investment; your future investment is calculated to be $4000.00.

  2. Run MONEY DECISIONS again, this time to compute your initial investment.

  3. When the program to determine your initial investment prompts you for the FUTURE INVESTMENT entry, key in **'R'** and the program will enter **$4000.00** for you.

  4. Continue answering all prompts and then you will see the INITIAL INVESTMENT displayed for you.

- MONEY DECISIONS can perform calculations on your individual responses. If you would like the program to add ("+"), subtract ("–"), multiply ("*"), or divide ("/") your entry, simply enter the appropriate arithmetic operator between your numeric responses. For example:

  1. The program prompts you to enter your regular monthly deposit.

2. You know your weekly deposits are $50.00, so you can enter **'50 * 4'.**

3. The next menu will display your regular monthly deposit as **'200.00'.**

NOTE:

You can use arithmetic operators with an **'R'** option if you wish. For example, you can enter **'R * 4'.**

- Exponents will not be accepted by the program; you must enter all responses in decimal format.
- Your screen shows only two decimal places, but if you enter more than two, the extended values will be used in processing your answer.
- Enter percent values as percents; do not enter them as hundredths. For example, 5 & 3/4% is entered as **'5.75';** it is not entered as **'.0575'.**
- If you enter a value that is more than nine digits long, percent signs (**'%%%%%'**) will appear on the screen because the screen cannot display numbers with more than nine digits. However, MONEY DECISIONS can perform calculations on these numbers, so the program will still process correctly. You will not be able to view any answer that is more than nine digits long.
- When MONEY DECISIONS prompts you for a whole number, any decimal value you may enter will not be processed even though that value will be displayed. For example:

  1. For the **NUMBER OF MONTHS** prompt, enter **'4.1'.**
  2. On the next menu, you will see **'4.1'** listed as the **NUMBER OF MONTHS.**
  3. MONEY DECISIONS will calculate the answer using **'4'** for the **NUMBER OF MONTHS.**

  You may enter decimal values for any prompts that do not require whole numbers, such as **INTEREST RATES.**

1.3. Using Special Options

There are three special options you may want to use when you are running the MONEY DECISIONS program. You can use these options only at certain points in the run. The options are:

1. **'S'**
   - Erases all previous entries and causes the program to prompt you for entries again. Valid only when you are responding to a data item prompt, such as **"NUMBER OF MONTHS".**

2. **'N'**
   - Cancels your request to change information you have entered. Valid only when you are responding to the prompt, **"ITEM # TO CHANGE".**

3. **'P'**
   - Prints what you are currently viewing on the screen. Valid only when one of these prompts is displayed:
     - **"ANY CHANGES? (Y OR N)"**
     - **"RE-RUN? (Y OR N)"**
     - **"ALL NEW DATA? (Y OR N)"**
     - **"YOUR CHOICE IS (0-9)"**

     NOTE:
     If your printer is disconnected or turned off, this option is ignored.

If you want the program to go back to the first menu before the function has completed, simply press the up-arrow key located in the upper right hand corner of the keyboard and, if necessary, press **RETURN.** (You must press **RETURN** if you have just responded to a black prompt on a gold or blue background that has just prompted you for numeric data.)

1.4. Quitting the Program

To end the MONEY DECISIONS program, enter **'0'** when you are viewing the first menu. A **"BYTES FREE"** message appears on your screen, followed by **"Ready."** You are now ready to begin any other program.

Section II User Examples for Each Menu Selection

This section shows you some typical runs of the MONEY DECISIONS program. An example is provided for each choice on the first menu: FUTURE INVESTMENT, INITIAL INVESTMENT, MINIMUM INVESTMENT, REGULAR WITHDRAWALS, REGULAR DEPOSITS, ANNUAL INTEREST RATE, NOMINAL INTEREST RATE, FUTURE ANNUITY, and CONTINUOUS COMPOUNDING. You may want to test your understanding of the program by entering these exact samples and seeing that you arrive at the same answer.

For a more detailed, step-by-step presentation, see Section 3.2.

2.1. Future Investment

You can use this function to either:

- Project the future total value of a single deposit investment; or
- Determine the value of a purchased asset you think will appreciate.

The **total value** is principal plus interest at the end of your investment period. This function calculates the final value of a single deposit investment at the end of a specified time period. The FUTURE INVESTMENT function assumes that no additional deposits or withdrawals are made.

Sample Application

Suppose you invest $3000 in your credit union savings account where the 9% interest rate is compounded quarterly. What will your account be worth in 10½ years?

Information You Must Enter:

1. Initial Investment — **'3000'**
2. No. of Years — **'10'**
3. No. of Months — **'6'**
4. Interest Rate — **'9'**
5. No. of Comp. Periods — **'4'** (per year)

Results:

"FUTURE VAL = $ 7638.02"

2.2. Initial Investment

When you have an investment goal in mind for some future date, you can use this function to determine how much you must invest or deposit now to reach the objective; compounding effects are, of course, considered. You may want to build up a savings certificate to a certain level two years from now to use as a down payment on something.

This function calculates the initial investment you'll need to make to reach a desired total account value over a specified time period. You must enter the number of compounding periods per year.

Sample Application

You want to attain an account value of $10,000 in five years and three months. If the account's interest is compounded monthly and the interest rate is 8.9%, how much will you have to invest initially?

Information You Must Enter:

1. Future Value — **'10000.00'**
2. No. of Years — **'5'**
3. No. of Months — **'3'**
4. Nominal Interest Rate — **'8.9'**
5. No. of Compding/Year — **'12'** (one each month)

Results:

"INIT INVST = $ 6278.05"

2.3. Minimum Investment

This function calculates the minimum investment you need to make regular withdrawals over a specified time period. The interest is compounded at the time of each withdrawal.

You will want to use this function when you need to know the size of the investment or deposit you must make now to give you a certain periodic withdrawal for a length of time. Keep in mind that both your interest and principal are consumed, so the balance stands at $0 when you make the final withdrawal.

Sample Application

Suppose you want to be able to make $800 withdrawals every month for the next 5½ years and the nominal interest rate is 12.6%. What initial investment will you have to make?

Information You Must Enter:

1. Regular Withdrawal — **'800'**
2. No. of Years — **'5'** (years)
3. No. of Months — **'6'**
4. Nominal Int. Rate — **'12.6'**
5. No. of Withdrawal/Year — **'12'** (one each month)

Results:

"MIN INVEST = $ 37951.72"

2.4. Regular Withdrawals

When you know what amount you want to invest now, use this function to determine how large your periodic withdrawals can be. By withdrawing the amount MONEY DECISIONS calculates, you can be sure you will not deplete your account until you make the last withdrawal.

This function calculates the maximum amount of a regular withdrawal from an investment over a specified time period. The interest is compounded at the time of each withdrawal.

Sample Application

For this example, imagine that you want to invest $10,000 at 12% interest. How much money will you be able to withdraw monthly over the next 5 years?

Information You Must Enter:

1. Initial Investment Amount — **'10000'**
2. No. of Years — **'5'**
3. No. of Months — **'0'**
4. Nominal Interest Rate — **'12.00'**
5. No. of Withdrawals/Year — **'12'** (one each month)

Results:

"WITHDR AMT = $ 222.44"

2.5. Regular Deposits

You will want to use this function when you want to reach a certain savings or investment account value by a specific date. The REGULAR DEPOSIT function tells you how much your periodic deposit must be to reach your objective.

This function is useful for sinking fund calculations, where you always know the end amount required by a certain time and you need to know the amount of your periodic deposit.

Sample Application

Suppose you know you will need $5000 for your initial college expenses and you want to start college in three years. What monthly deposit will you have to make to achieve this if the interest rate is 8.5%?

Information You Must Enter:

1. Future Value — **'5000'**
2. Time Period — **'3'** (years)
3. Nominal Interest Rate — **'8.5'**
5. No. of Deposits/Year — **'12'** (one each month)

Results:

"DEPOSIT = $ 122.42"

2.6. Annual Interest Rate

This function determines what **effective** interest rate you must seek when you want your investment to grow to a specific amount. Because of investment compounding, you can reach your goal with a nominal interest rate that is lower than the **effective** interest rate. Compounding adds the amount earned in the previous compounding or investment periods to your principal for the next compounding period.

You can use this function whenever you know how much you have to invest and you know how much you want to attain. This function calculates the actual interest rate earned annually on an initial investment; the investment matures to a known future value over a specified time period. If you wish, you can use the program to calculate the effective rate with tax.

Sample Application

If you invest $25,000 in a savings certificate and the account value is $50,000 in 5½ years, what is the **effective** annual interest rate?

Information You Must Enter:

1. Initial Investment — **'25000'**
2. No. of Years — **'5'**
3. No. of Months — **'6'**
4. Desired Final Value — **'50000'**
5. Tax Rate — **'0'** (if not considered)

Results:

"INT. RATE = 13.43%"

2.7. Nominal Interest Rate

This function calculates the nominal interest rate you need to look for when you know how much you want to invest and you know how much you want the investment to grow by a specific time.

Sample Application

You want to invest $50,000 in a savings account and you want the account to achieve a value of $90,000 in 4 years. If the interest is compounded monthly, what must the nominal interest rate be to achieve this objective?

Information You Must Enter:

1. Initial Investment — **'50000'**
2. No. of Years — **'4'**
3. Future Value Desired — **'90000'**
4. No. of Compounding Periods — **'12'** (one each month)

Results:

"INT. RATE = 14.79%"

2.8. Future Annuity

This function will determine how large your account will be after you have made a number of equal deposits. The future value will be the sum of deposits plus earned interest. You should remember there can be no interim withdrawals from this type of account, and that interest will be compounded each time you make a deposit. You can use this function when you want to know what the value of an annuity account will be at some future date.

Sample Application

Suppose you want to transfer $100 each month from your checking account to a special annuity savings account with a 7% interest rate. What will your regular deposits (annuity value) be worth in three years?

Information You Must Enter:

1. Deposit Amount — **'100'**
2. Time Period — **'3'** (years)
3. Nominal Interest Rate — **'7'**
4. No. of Deposits/Year — **'12'** (one each month)

Results:

"FUTURE VAL = $ 3993.01"

2.9. Continuous Compounding

This function calculates an investment's final value before and after taxes at the end of a specified time period. The interest paid on this investment must have been compounded continuously.

Computerized banking systems have made continuous interest compounding on savings investments quite common. Compounding is more frequent than daily; it is **continuous.**

Continuous compounding eliminates the need to time your withdrawals and deposits for fear of losing interest. Here is an example of various compounding frequencies based on a $1000 investment for one year at an 8% annual percentage rate:

Frequency	End of Year $	Effective Rate %
Annual	1080.00	8.00
Quarterly	1082.43	8.24
Monthly	1083.00	8.30
Daily	1083.28	8.32
Continuous	1083.29	8.329

Sample Application

Suppose you invested $1000 when your son was born and you want to know how much money will have been accrued by the time he is 21 years old. If the continuous interest is 8.5%, what will the future value be?

Information You Must Enter:

1. Initial Investment — **'1000'**
2. Time Period — **'21'** (years)
3. Annual Interest Rate — **'8.5'**
4. Tax Rate — **'0'** (if not considered)

Results:

"FUTURE VAL = $ 5959.58"

Section III Terms and Information

3.1. Investment Compounding

Compounding is one of the most important and frequently used theories of investments; you should understand compounding to invest wisely. **Compounding** means that you earn interest on both your principal and the interest you've already earned. This increases your principal, and the amount returned increases from period to period.

You benefit from compounding because it increases the real rate of return on your investments. The more frequent the compounding, the better your return rate.

3.2. Sample Run for Future Investment

Here is a menu-by-menu presentation of the MONEY DECISIONS program. This example calculates FUTURE INVESTMENT, choice number I on the first menu. When you enter **'I'** on the first display, the screen will clear and the following screen will appear:

```
$$MONEY DECISIONS II$$
INVESTMENT PAK
FUTURE INVESTMENT
INIT INVST => /
```

A cursor **(/)** will be blinking on the display, waiting for your response.

For our example, the initial investment is $3000. Enter **'3000';** before you press **RETURN,** you may change your response by pressing the **INST/DEL** key and then entering your changes. Your response is not entered into the computer until you press **RETURN.**

Press **RETURN** and the following screen is displayed:

```
$$MONEY DECISIONS II$$
INVESTMENT PAK
FUTURE INVESTMENT
1 INIT INVST =          3000.00
# OF YEARS => /
```

You can see that your response, **'3000.00',** has been entered as the initial investment. A cursor will be blinking where you will enter your response to the number of years of your investment. For our example, enter **'5'** and press **RETURN,** remembering the computer does not receive your response until you press **RETURN.**

Next, this screen is displayed:

```
$$MONEY DECISIONS II$$
INVESTMENT PAK
FUTURE INVESTMENT
1 INIT INVST =          3000.00
2 # OF YEARS =             5.00

# OF MNTHS =>     /
```

Enter **'0'** for the number of months and press **RETURN.** Remember that you can enter **'0'** or simply press **RETURN** and a **'0'** will be entered for you.

The next screen displayed will be:

```
$$MONEY DECISIONS II$$
INVESTMENT PAK
FUTURE INVESTMENT
1 INIT INVST =          3000.00
2 # OF YEARS =             5.00
3 # OF MNTHS =             0.00

INT. RATE =>     /
```

For this example, enter the interest rate as **'12.00'** and press **RETURN.**

Then, you will see this screen:

```
$$MONEY DECISIONS II$$
INVESTMENT PAK
FUTURE INVESTMENT
1 INIT INVST =          3000.00
2 # OF YEARS =             5.00
3 # OF MNTHS =             0.00
4 INT. RATE =             12.00

# COMP PER =>     /
```

Enter **'1'** for the number of compounding periods and press **RETURN.**

After you have responded to this prompt, you will see this screen:

```
$$MONEY DECISIONS II$$
INVESTMENT PAK
FUTURE INVESTMENT
1 INIT INVST =          3000.00
2 # OF YEARS =             5.00
3 # OF MNTHS =             0.00
4 INT. RATE =             12.00
5 # COMP PER =             1.00
ANY CHANGES (Y OR N) /
```

Enter **'Y'**, but do not press **RETURN.** You will now see a prompt requesting **"ITEM # TO CHANGE".** In this example, you want to change the number of compounding periods, so enter **'5'** and press **RETURN.**

The next screen displays the area you want to change (the number of compounding periods) on a blue background. The last line of the display prompts you for the new number of compounding periods. Enter **'4'** and press **RETURN.**

This corrects the number of compounding periods as shown here. Another **"ANY CHANGES (Y OR N)"** prompt is then displayed.

```
$$MONEY DECISIONS II$$
INVESTMENT PAK
FUTURE INVESTMENT
1 INIT INVST =          3000.00
2 # OF YEARS =             5.00
3 # OF MNTHS =             0.00
4 INT. RATE =             12.00
5 # COMP PER =             4.00
ANY CHANGES (Y OR N) /
```

Enter **'N'** and do not press **RETURN.** You may see a **"WAIT . . . COMPUTING . . ."** message as computation occurs.

After the answer has been calculated, it replaces the **"WAIT"** message. Next, a prompt for re-running the function appears on the last line of the display.

$$MONEY DECISIONS II$$
INVESTMENT PAK
FUTURE INVESTMENT

1 INIT INVST =	**3000.00**
2 # OF YEARS =	**5.00**
3 # OF MNTHS =	**0.00**
4 INT. RATE =	**12.00**
5 # COMP PER =	**4.00**
FUTURE VAL = $	**5418.33**

RE-RUN? (Y OR N) /

Enter **'N'**. The program returns to the first menu where you may now select additional functions. To print the main menu, simply enter **'P'**. If you want to print the function results, enter **'P'** in response to the **"RE-RUN"** prompt.

If you answer **'Y'** to the **"RE-RUN"** prompt on the preceding screen display, you will be asked if you want to rerun the function with all new data. The preceding screen continues to be displayed until you enter an answer to this prompt.

If you enter **'N'** to the **"ALL NEW DATA"** prompt after entering **'Y'** to the **"RE-RUN"** prompt, you will be asked which item number from the previous run you wish to change. After you enter that number and press **RETURN,** you will see the item you wish to change displayed on a blue background as described in the sample run. Proceed with the program as discussed previously.

If you enter **'Y'** to the **"ALL NEW DATA"** prompt, the program will clear the data display area and start prompting you from the first field of the function (in this case, INIT INVST) as if you had just selected the FUTURE INVESTMENT function.

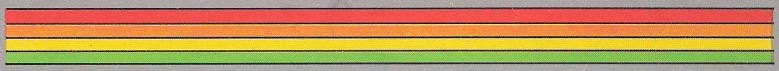
To end the MONEY DECISIONS program, enter **'0'** when you are viewing the main menu. A **"BYTES FREE"** message will appear on your screen, followed by **"Ready."** You are now ready to begin any other program.

3.3. Glossary

Annuity	A stipulated series of payments made at stated intervals for a specified period of time.
Compounding	Periodic rates of return earned on amounts invested; these amounts include accumulated interest and the initial investment. (More interest is actually earned on interest.)

Decimal	A proper fraction in which the denominator is a power of 10 signified by a point placed at the left of the numerator. For example: .25 = 25/100
Deposits	Money balances due from banks to those who have either placed funds with the bank or borrowed funds from the bank, creating an account for the borrower.
Effective Annual Interest Rate	The true percentage rate earned on an investment or paid on a loan when the effect of compounding the nominal rate is considered.
Future Value	Present dollars plus the amount of interest that could be earned on present dollars when invested at a given interest rate.
Initial Investment	Amount paid to acquire an asset or the first deposit required to initiate an investment.
Integer	Any natural whole number, including negatives and zero.
Interest	Dollars paid by the borrower to the lender for use of cash.
Interest Rate	A percentage amount paid for the use of capital.
Loan	Something of value, usually money, borrowed at interest for a specified period of time.
Nominal Interest Rate	A stated rate of return on an investment or stated interest charge on a loan without the effects of compounding. (Compounding will increase the rate.)
Non-numeric	Any character other than 0 through 9. Such characters may be alphabetic or special characters like a dash (—) or an asterisk (*).
Numeric	Information consisting of the digits 0 through 9 or any combination of such characters.
Principal	The amount of money borrowed.
Tax Rate	The percentage of tax obligation applied to personal or business taxable earnings.
Withdrawal	Removal of a deposit or investment.

MONEY DECISIONS II



In today's fast-paced economy, you need to know how to get the most out of your hard-earned money. Your VIC-20 can show you how! This MONEY DECISIONS INVESTMENT package lets your VIC-20 help you make the right financial decisions and plan for future expenditures.

You need absolutely no programming knowledge to use this product. MONEY DECISIONS is completely pre-programmed; it is very clear and easy to use. With just a few simple keystrokes, you can improve your cash flow!

Money Decisions Investment shows you how to make the most out of these loan concepts:

- Future investment
- Initial investment
- Minimum investment
- Regular withdrawals
- Regular deposits
- Annual interest rate
- Nominal interest rate
- Future annuity
- Continuous compounding

Financial terminology is defined and clarified in this package. Some generally accepted concepts and practices are also presented. Have fun using MONEY DECISIONS INVESTMENT package and improve your cash flow at the same time!

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